



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name AMERIPRISE FINANCIAL, INC.

City/State MINNEAPOLIS, MN

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 165,887,603

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERIPRISE FINANCIAL, INC.
707 2ND AVENUE SOUTH

MINNEAPOLIS, MN 55402

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	153,016,381	147,122,047			
Net income (\$000)	1,533,630	1,892,656			
Number of BHCs in peer group		125			

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.73			0.87	3.01	5									
+ Non-interest income	6.95			7.81	1.32	98									
– Overhead expense	6.47			7.15	2.69	97									
– Provision for credit losses	0.03			0	0.15	10									
+ Securities gains (losses)	0.01			0	0.01	15									
+ Other tax equivalent adjustments	0			0	0	85									
= Pretax net operating income (tax equivalent)	1.20			1.52	1.56	45									
Net operating income	1			1.29	1.19	56									
Net income	1			1.29	1.19	56									
Net income (Subchapter S adjusted)					1.17										
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.80			3.74	4.41	12									
Interest expense	0.48			0.85	1.08	34									
Net interest income (tax equivalent)	2.32			2.89	3.33	26									
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11			0.05	0.21	23									
Earnings coverage of net loan and lease losses (X)	224.92			643.98	24.40	97									
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.86			0.69	0.83	37									
Allowance for loan and lease losses / Total loans and leases	0.86			0.69	0.81	38									
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55			0.92	0.57	84									
30–89 days past due loans and leases / Total loans and leases	0.01			0.01	0.43	2									
Liquidity and Funding															
Net noncore funding dependence	-44.04			-39.35	14.45	1									
Net short-term noncore funding dependence	-58.96			-53.46	3.38	5									
Net loans and leases / Total assets	4.90			4.89	63.77	0									
Capitalization															
Tier 1 leverage ratio	0			0	9.76	1									
Holding company equity capital / Total assets	3.54			3.77	12.43	0									
Total equity capital (including minority interest) / Total assets	3.54			3.77	12.57	0									
Common equity tier 1 capital / Total risk-weighted assets					12.17										
Net loans and leases / Equity capital (X)	1.39			1.30	5.21	3									
Cash dividends / Net income	33.41			27.33	33.12	35									
Cash dividends / Net income (Subchapter S adjusted)					-12.02										
Growth Rates															
Assets	9.24				9.26										
Equity capital	2.39				10.49										
Net loans and leases	9.51				9.10										
Noncore funding	1.02				6.59										
Parent Company Ratios															
Short-term debt / Equity capital	0.16			13.31	1.02	95									
Long-term debt / Equity capital	48.11			40.74	13.04	84									
Equity investment in subsidiaries / Equity capital	135.23			129.95	103.22	96									
Cash from ops + noncash items + op expense / Op expense + dividends	209.34			241.88	190.27	75									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	314,829	359,978				-12.54	
Income from lease financing receivables.....	0	0					
Fully taxable income on loans and leases.....	314,829	359,978				-12.54	
Tax-exempt income on loans and leases.....	0	0					
Estimated tax benefit on income on loans and leases.....	0	0					
Income on loans and leases (tax equivalent).....	314,829	359,978				-12.54	
Investment interest income (tax equivalent).....	1,020,436	1,236,940				-17.50	
Interest on balances due from depository institutions.....	3,752	4,139				-9.35	
Interest income on other earning assets.....	10,132	46,444				-78.18	
Total interest income (tax equivalent).....	1,349,149	1,647,501				-18.11	
Interest on time deposits of \$250K or more.....	0	0					
Interest on time deposits < \$250K.....	0	0					
Interest on foreign office deposits.....	0	0					
Interest on other deposits.....	1,221	2,076				-41.18	
Interest on other borrowings and trading liabilities.....	229,334	372,465				-38.43	
Interest on subordinated debt and mandatory convertible securities.....	0	0					
Total interest expense.....	230,555	374,541				-38.44	
Net interest income (tax equivalent).....	1,118,594	1,272,960				-12.13	
Non-interest income.....	10,636,501	11,497,545				-7.49	
Adjusted operating income (tax equivalent).....	11,755,095	12,770,505				-7.95	
Overhead expense.....	9,894,807	10,519,182				-5.94	
Provision for credit losses.....	39,518	5,466					
Securities gains (losses).....	20,937	-6,076					
Other tax equivalent adjustments.....	0	158				-100.00	
Pretax net operating income (tax equivalent).....	1,832,040	2,240,564				-18.23	
Applicable income taxes.....	297,303	339,052				-12.31	
Tax equivalent adjustments.....	1,107	8,856				-87.50	
Applicable income taxes (tax equivalent).....	298,410	347,908				-14.23	
Minority interest.....	0	0					
Net income before discontinued operations, net of minority interest.....	1,533,630	1,892,656				-18.97	
Discontinued operations, net of applicable income taxes.....	0	0					
Net income attributable to holding company.....	1,533,630	1,892,656				-18.97	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,533,630	1,892,656				-18.97	
Investment securities income (tax equivalent).....	1,020,436	1,236,940				-17.50	
US Treasury and agency securities (excluding mortgage-backed securities) ..	15,911	43,553				-63.47	
Mortgage-backed securities.....	338,792	392,204				-13.62	
All other securities.....	665,733	801,183				-16.91	
Cash dividends declared.....	512,390	517,184				-0.93	
Common.....	512,390	517,184				-0.93	
Preferred.....	0	0					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.88			1.12	4	0									
Less: Interest expense	0.15			0.25	0.98	3									
Equals: Net interest income (tax equivalent)	0.73			0.87	3.01	5									
Plus: Non-interest income	6.95			7.81	1.32	98									
Equals: adjusted operating income (tax equivalent)	7.68			8.68	4.41	96									
Less: Overhead expense	6.47			7.15	2.69	97									
Less: Provision for credit losses	0.03			0	0.15	10									
Plus: Realized gains (losses) on held-to-maturities securities	0			0	0	49									
Plus: Realized gains (losses) on available-for-sale securities	0.01			0	0.01	15									
Plus: other tax equivalent adjustments	0			0	0	85									
Equals: Pretax net operating income (tax equivalent)	1.20			1.52	1.56	45									
Less: Applicable income taxes (tax equivalent)	0.20			0.24	0.36	17									
Less: Minority interest	0			0	0	36									
Equals: Net operating income	1			1.29	1.19	56									
Plus: Net extraordinary items	0			0	0	50									
Equals: Net income	1			1.29	1.19	56									
Memo: Net income (last four quarters)	1				1.19										
Net income—BHC and noncontrolling (minority) interest	1			1.29	1.20	56									
Margin Analysis															
Average earning assets / Average assets	31.47			29.92	91.05	0									
Average interest-bearing funds / Average assets	6.87			5.37	65.57	0									
Interest income (tax equivalent) / Average earning assets	2.80			3.74	4.41	12									
Interest expense / Average earning assets	0.48			0.85	1.08	34									
Net interest income (tax equivalent) / Average earning assets	2.32			2.89	3.33	26									
Yield or Cost															
Total loans and leases (tax equivalent)	4.13			4.86	5.09	39									
Interest-bearing bank balances	0.28			0.86	2.04	11									
Federal funds sold and reverse repos					2.44										
Trading assets	2.33			2.93	0.99	82									
Total earning assets	2.80			3.72	4.36	12									
Investment securities (tax equivalent)	2.68			3.61	2.76	95									
US Treasury and agency securities (excluding mortgage-backed securities)	0.69			0.65	2.32	2									
Mortgage-backed securities	2.17			2.81	2.61	76									
All other securities	3.72			4.32	4.06	73									
Interest-bearing deposits	0.02			0.09	1.10	0									
Time deposits of \$250K or more					1.96										
Time deposits < \$250K					1.82										
Other domestic deposits	0.02			0.07	0.93	0									
Foreign deposits					1.19										
Federal funds purchased and repos				2.44	1.86	77									
Other borrowed funds and trading liabilities	3.37			4.08	2.38	96									
All interest-bearing funds	2.19			4.74	1.49	96									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	10,636,501	11,497,545			
Fiduciary activities income	68,933	71,565			
Service charges on deposit accounts - domestic	0	0			
Trading revenue	9,789	7,731			
Investment banking fees and commissions	9,505,798	9,326,830			
Insurance activities revenue	906,907	1,814,897			
Venture capital revenue	0	0			
Net servicing fees	0	0			
Net securitization income	0	0			
Net gains (losses) on sales of loans, OREO, other assets	-2,591	-624			
Other non-interest income	147,665	277,146			
Total overhead expenses	9,894,807	10,519,182			
Personnel expense	2,046,704	2,184,458			
Net occupancy expense	159,702	159,829			
Goodwill impairment losses	0	0			
Amortization expenses and impairment loss (other intangible assets)	32,250	42,208			
Other operating expenses	7,656,151	8,132,687			
Fee income on mutual funds and annuities	2,319,012	2,943,226			
Memoranda					
Assets under management in proprietary mutual funds and annuities	317,290,929	281,821,496			
Number of equivalent employees	12,294	12,393			
Average personnel expense per employee	166.48	176.27			
Average assets per employee	12,446.43	11,871.38			

Analysis Ratios

Mutual fund fee income / Non-interest income	21.80			25.60	2.72	99								
Overhead expenses / Net Interest Income + non-interest income	84.18			82.43	61.29	93								

Percent of Average Assets

Total overhead expense	6.47			7.15	2.69	97								
Personnel expense	1.34			1.48	1.41	56								
Net occupancy expense	0.10			0.11	0.28	4								
Other operating expenses	5.02			5.56	0.97	99								
Overhead less non-interest income	-0.48			-0.67	1.32	2								

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	84.17			82.37	60.64	93								
Personnel expense	17.41			17.11	32.39	4								
Net occupancy expense	1.36			1.25	6.52	2								
Other operating expenses	65.40			64.01	21.20	99								
Total non-interest income	90.48			90.03	29.23	96								
Fiduciary activities income	0.59			0.56	1.97	37								
Service charges on domestic deposit accounts	0			0	3.88	3								
Trading revenue	0.08			0.06	1.18	42								
Investment banking fees and commissions	80.87			73.03	3.54	99								
Insurance activities revenue	7.72			14.21	0.47	96								
Venture capital revenue	0			0	0.02	42								
Net servicing fees	0			0	0.28	21								
Net securitization income	0			0	0.01	44								
Net gain (loss) - sales of loans, OREO, and other assets	-0.02			0	1.86	9								
Other non-interest income	1.26			2.17	10.04	4								
Overhead less non-interest income	-6.31			-7.66	31.06	3								
Applicable income taxes / Pretax net operating income (tax equivalent)	16.23			15.13	20.56	12								
Applicable income tax + TE / Pretax net operating income + TE	16.29			15.53	23.23	4								

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	2,747,157	2,797,100				-1.79	
Commercial and industrial loans	3,335,055	2,784,426				19.78	
Loans to individuals	243,245	96,973				150.84	
Loans to depository institutions and acceptances of other banks	0	0					
Agricultural loans	0	0					
Other loans and leases	1,879,957	1,801,252				4.37	
Less: Unearned income	0	0					
Loans and leases, net of unearned income	8,205,414	7,479,751				9.70	
Less: Allowance for loan and lease losses	70,879	51,327				38.09	
Net loans and leases	8,134,535	7,428,424				9.51	
Debt securities that reprice or mature in over 1 year	21,872,618	20,360,872				7.42	
Mutual funds and equity securities	1,745,882	277,955				528.12	
Subtotal	31,753,035	28,067,251				13.13	
Interest-bearing bank balances	1,427,980	403,538				253.87	
Federal funds sold and reverse repos	0	0					
Debt securities that reprice or mature within 1 year	17,598,158	15,632,962				12.57	
Trading assets	85,087	35,012				143.02	
Total earning assets	50,882,218	44,153,870				15.24	
Non-interest-bearing cash and due from depository institutions	497,809	290,820				71.17	
Premises, fixed assets, and leases	522,477	521,842				0.12	
Other real estate owned	0	0					
Investment in unconsolidated subsidiaries	297,516	389,164				-23.55	
Intangible and other assets	113,687,583	106,493,949				6.75	
Total assets	165,887,603	151,849,645				9.24	
Quarterly average assets	159,781,446	148,824,182				7.36	
Average loans and leases (YTD)	7,621,007	7,412,698				2.81	
Memoranda							
Loans held-for-sale	0	0					
Loans not held-for-sale	8,205,414	7,479,751				9.70	
Real estate loans secured by 1-4 family	21,831	0					
Commercial real estate loans	2,725,326	2,797,100				-2.57	
Construction and land development	0	0					
Multifamily	713,284	692,246				3.04	
Nonfarm nonresidential	2,012,042	2,104,854				-4.41	
Real estate loans secured by farmland	0	0					
Total investment securities	41,234,616	36,286,896				13.64	
U.S. Treasury securities	2,655,413	1,679,951				58.06	
US agency securities (excluding mortgage-backed securities)	136,944	83,224				64.55	
Municipal securities	1,373,266	1,360,874				0.91	
Mortgage-backed securities	16,127,546	15,597,992				3.40	
Asset-backed securities	3,257,490	1,922,319				69.46	
Other debt securities	15,938,075	15,364,581				3.73	
Mutual funds and equity securities	1,745,882	277,955				528.12	
Available-for-sale securities	39,488,734	36,008,941				9.66	
U.S. Treasury securities	2,655,413	1,679,951				58.06	
US agency securities (excluding mortgage-backed securities)	136,944	83,224				64.55	
Municipal securities	1,373,266	1,360,874				0.91	
Mortgage-backed securities	16,127,546	15,597,992				3.40	
Asset-backed securities	3,257,490	1,922,319				69.46	
Other debt securities	15,938,075	15,364,581				3.73	
Mutual funds and equity securities	0	0					
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	2,679,142	1,796,607				49.12	
Structured notes, fair value	0	0					
Pledged securities	3,570,846	2,157,433				65.51	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,704	173				884.97	
NOW, ATS and transaction accounts	705,355	512,962				37.51	
Time deposits less brokered deposits) < \$250K	0	0					
MMDA and other savings accounts	6,697,788	3,275,106				104.51	
Other non-interest-bearing deposits	0	0					
Core deposits	7,404,847	3,788,241				95.47	
Time deposits of \$250K or more	0	0					
Foreign deposits	0	0					
Federal funds purchased and repos	0	0					
Secured federal funds purchased	0	0					
Commercial paper	0	0					
Other borrowings w/remaining maturity of 1 year or less	304,256	1,032,255				-70.53	
Other borrowings w/remaining maturity over 1 year	4,738,984	3,959,954				19.67	
Brokered deposits < \$250K	0	0					
Noncore funding	5,043,240	4,992,209				1.02	
Trading liabilities	5,841	10,384				-43.75	
Subordinated notes and debentures + trust preferred securities	0	0					
Other liabilities	147,567,303	137,329,575				7.45	
Total liabilities	160,021,231	146,120,409				9.51	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0					
Common stock	3,324	3,298				0.79	
Common surplus	8,821,808	8,460,996				4.26	
Retained earnings	15,291,402	14,279,055				7.09	
Accumulated other comprehensive income	629,048	261,847				140.23	
Other equity capital components	-18,879,210	-17,275,960					
Total holding company equity capital	5,866,372	5,729,236				2.39	
Noncontrolling (minority) interest in subsidiaries	0	0					
Total equity capital, including minority interest	5,866,372	5,729,236				2.39	
Total liabilities and capital	165,887,603	151,849,645				9.24	
Memoranda							
Non-interest-bearing deposits	1,704	173				884.97	
Interest-bearing deposits	7,403,143	3,788,068				95.43	
Total deposits	7,404,847	3,788,241				95.47	
Long-term debt that reprices within 1 year	1,736,275	1,509,561				15.02	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,729,236	5,587,568					
Accounting restatements	-8,670	-5,193					
Net income	1,533,630	1,892,656					
Net sale of new perpetual preferred stock	0	0					
Net sale of new common stock	0	0					
Sale of treasury stock	0	0					
Less: Purchase of treasury stock	1,647,140	2,039,083					
Changes incident to business combinations	0	0					
Less: Dividends declared	512,390	517,184					
Change in other comprehensive income	367,201	553,174					
Changes in debit to ESOP liability	0	0					
Other adjustments to equity capital	404,505	257,298					
Holding company equity capital, ending balance	5,866,372	5,729,236					

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	1.66			1.84	37.78	5									
Commercial and industrial loans	2.01			1.83	12.02	7									
Loans to individuals	0.15			0.06	4.20	9									
Loans to depository institutions and acceptances of other banks	0			0	0.04	29									
Agricultural loans	0			0	0.24	11									
Other loans and leases	1.13			1.19	5.01	16									
Net loans and leases	4.90			4.89	63.77	0									
Debt securities over 1 year	13.19			13.41	14.60	50									
Mutual funds and equity securities	1.05			0.18	0.06	84									
Subtotal	19.14			18.48	79.65	3									
Interest-bearing bank balances	0.86			0.27	3.06	5									
Federal funds sold and reverse repos	0			0	1.57	25									
Debt securities 1 year or less	10.61			10.30	1.91	94									
Trading assets	0.05			0.02	1.19	36									
Total earning assets	30.67			29.08	89.53	0									
Non-interest cash and due from depository institutions	0.30			0.19	1.14	3									
Other real estate owned	0			0	0.03	4									
All other assets	69.03			70.73	9.27	99									
Memoranda															
Short-term investments	11.47			10.56	7.63	73									
U.S. Treasury securities	1.60			1.11	1.03	66									
US agency securities (excluding mortgage-backed securities)	0.08			0.05	0.54	37									
Municipal securities	0.83			0.90	1.34	53									
Mortgage-backed securities	9.72			10.27	11.44	43									
Asset-backed securities	1.96			1.27	0.28	86									
Other debt securities	9.61			10.12	0.39	98									
Loans held-for-sale	0			0	0.39	7									
Loans held for investment	4.95			4.93	63.50	0									
Real estate loans secured by 1–4 family	0.01			0	13.29	2									
Revolving	0			0	2.07	3									
Closed-end, secured by first liens	0.01			0	10.69	2									
Closed-end, secured by junior liens	0			0	0.28	3									
Commercial real estate loans	1.64			1.84	22.23	11									
Construction and land development	0			0	3.44	3									
Multifamily	0.43			0.46	3.01	13									
Nonfarm nonresidential	1.21			1.39	14.69	11									
Real estate loans secured by farmland	0			0	0.36	9									

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.48			37.40	57.46	21									
Real estate loans secured by 1-4 family	0.27			0	20.75	2									
Revolving	0			0	3.15	3									
Closed-end	0.27			0	17.39	2									
Commercial real estate loans	33.21			37.40	33.52	50									
Construction and land development	0			0	5.09	3									
1-4 family	0			0	0.94	7									
Other	0			0	4.02	3									
Multifamily	8.69			9.25	4.69	87									
Nonfarm nonresidential	24.52			28.14	22.15	65									
Owner-occupied	0			0	7.72	3									
Other	24.52			28.14	14.34	93									
Real estate loans secured by farmland	0			0	0.55	9									
Loans to depository institutions and acceptances of other banks	0			0	0.11	29									
Commercial and industrial loans	40.64			37.23	19.53	87									
Loans to individuals	2.96			1.30	7.13	29									
Credit card loans	1.15			1.28	0.81	78									
Agricultural loans	0			0	0.37	11									
Other loans and leases	22.91			24.08	9.85	88									
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans					391.26										
Real estate loans secured by 1-4 family					138.18										
Revolving					21.26										
Closed-end					115.20										
Commercial real estate loans					229.44										
Construction and land development					34.95										
1-4 family					6.61										
Other					27.32										
Multifamily					31.04										
Nonfarm nonresidential					152.10										
Owner-occupied					53.07										
Other					97.41										
Real estate loans secured by farmland					3.60										
Loans to depository institutions and acceptances of other banks					0.44										
Commercial and industrial loans					122.02										
Loans to individuals					43.51										
Credit card loans					4.34										
Agricultural loans					2.18										
Other loans and leases					52.44										
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.21			37.40	26.45	76									
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)					178.57										
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)					236.10										

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Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	11.47			10.56	7.63	73									
Liquid assets	6.89			7.07	22.44	3									
Investment securities	24.86			23.90	16.99	79									
Net loans and leases	4.90			4.89	63.77	0									
Net loans, leases and standby letters of credit	4.90			4.89	64.84	0									
Core deposits	4.46			2.49	63.09	2									
Noncore funding	3.04			3.29	19.36	3									
Time deposits of \$250K or more	0			0	2.94	2									
Foreign deposits	0			0	0.43	38									
Federal funds purchased and repos	0			0	1.94	9									
Secured federal funds purchased	0			0	0	49									
Net federal funds purchased (sold)	0			0	0.48	28									
Commercial paper	0			0	0.02	45									
Other borrowings w/remaining maturity of 1 year or less	0.18			0.68	3.01	26									
Earning assets that reprice within 1 year	15.11			14.05	39.29	2									
Interest-bearing liabilities that reprice within 1 year	4.46			2.49	10.19	7									
Long-term debt that reprices within 1 year	1.05			0.99	0.96	71									
Net assets that reprice within 1 year	9.60			10.56	26.63	11									
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-44.04			-39.35	14.45	1									
Net short-term noncore funding dependence	-58.96			-53.46	3.38	5									
Short-term investment / Short-term noncore funding	6,253.33			1,553.54	77.77	98									
Liquid assets - short-term noncore funding / Nonliquid assets	7.20			6.88	16.97	36									
Net loans and leases / Total deposits	109.85			196.09	90.31	97									
Net loans and leases / Core deposits	109.85			196.09	103.93	96									
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital					0.72										
Available-for-sale securities appreciation (depreciation) / Tier 1 capital					1.36										
Structured notes appreciation (depreciation) / Tier 1 capital					0										
Percent of Investment Securities															
Held-to-maturity securities	0			0	12.67	14									
Available-for-sale securities	95.77			99.23	85.40	76									
U.S. Treasury securities	6.44			4.63	6.15	60									
US agency securities (excluding mortgage-backed securities)	0.33			0.23	3.49	32									
Municipal securities	3.33			3.75	7.75	49									
Mortgage-backed securities	39.11			42.99	67.43	17									
Asset-backed securities	7.90			5.30	1.66	81									
Other debt securities	38.65			42.34	2.94	96									
Mutual funds and equity securities	4.23			0.77	0.40	74									
Debt securities 1 year or less	42.68			43.08	11.86	92									
Debt securities 1 to 5 years	13.08			14.58	17.94	54									
Debt securities over 5 years	39.97			41.53	66.02	22									
Pledged securities	8.66			5.95	30.57	14									
Structured notes, fair value	0			0	0.03	42									
Percent Change from Prior Like Quarter															
Short-term investments	18.64				26.69										
Investment securities	13.64				11.75										
Core deposits	95.47				11.23										
Noncore funding	1.02				6.59										

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	978,642	751,187			
Commit: Secured commercial real estate loans	17,570	59,636			
Commit: Unsecured real estate loans	0	0			
Credit card lines (reported semiannually, June/Dec)	579,928	630,804			
Securities underwriting	0	0			
Standby letters of credit	0	0			
Commercial and similar letters of credit	0	0			
Securities lent	198,926	100,814			
Credit derivatives - notional amount (holding company as guarantor)	2,269,341	1,386,250			
Credit derivatives - notional amount (holding company as beneficiary)	27,850	32,082			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0			
Derivative Contracts					
Interest rate futures and forward contracts	5,317,600	2,129,000			
Written options contracts (interest rate)	1,510,000	900,000			
Purchased options contracts (interest rate)	4,431,000	5,097,000			
Interest rate swaps	66,691,951	50,228,199			
Futures and forward foreign exchange	1,250,613	542,831			
Written options contracts (foreign exchange)	259,800	625,000			
Purchased options contracts (foreign exchange)	1,945,092	2,337,371			
Foreign exchange rate swaps	0	0			
Commodity and other futures and forward contracts	4,236,095	1,520,420			
Written options contracts (commodity and other)	15,315,581	20,085,272			
Purchased options contracts (commodity and other)	31,246,883	34,626,777			
Commodity and other swaps	6,455,725	5,689,766			

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	0.59			0.49	23.52	1									
Standby letters of credit	0			0	0.84	3									
Commercial and similar letters of credit	0			0	0.02	17									
Securities lent	0.12			0.07	0.40	80									
Credit derivatives - notional amount (holding company as guarantor)	1.37			0.91	0.42	81									
Credit derivatives - notional amount (holding company as beneficiary)	0.02			0.02	0.52	61									
Credit derivative contracts w/ purchased credit protection-investment grade	0			0	0.30	33									
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0	0.45	34									
Derivative contracts	83.59			81.52	68.47	80									
Interest rate contracts	46.99			38.43	47.31	72									
Interest rate futures and forward contracts	3.21			1.40	10.67	66									
Written options contracts (interest rate)	0.91			0.59	2.47	53									
Purchased options contracts (interest rate)	2.67			3.36	2.65	76									
Interest rate swaps	40.20			33.08	28.86	76									
Foreign exchange contracts	2.08			2.31	10.12	78									
Futures and forward foreign exchange contracts	0.75			0.36	5.23	65									
Written options contracts (foreign exchange)	0.16			0.41	0.05	90									
Purchased options contracts (foreign exchange)	1.17			1.54	0.08	93									
Foreign exchange rate swaps	0			0	2.03	38									
Equity, commodity, and other derivative contracts	34.51			40.78	3.32	92									
Commodity and other futures and forward contracts	2.55			1	0.19	90									
Written options contracts (commodity and other)	9.23			13.23	0.98	92									
Purchased options contracts (commodity and other)	18.84			22.80	0.94	92									
Commodity and other swaps	3.89			3.75	0.38	92									
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	12.84			10.13	45.53	4									

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	138,660,340	123,781,636			
Interest rate contracts	77,950,551	58,354,199			
Foreign exchange contracts	3,455,505	3,505,202			
Equity, commodity, and other contracts	57,254,284	61,922,235			
Derivatives Position					
Futures and forwards	10,804,308	4,192,251			
Written options	17,085,381	21,610,272			
Exchange-traded	1,240,936	0			
Over-the-counter	15,844,445	21,610,272			
Purchased options	37,622,975	42,061,148			
Exchange-traded	3,964,390	1,392,476			
Over-the-counter	33,658,585	40,668,672			
Swaps	73,147,676	55,917,965			
Held for trading	0	0			
Interest rate contracts	0	0			
Foreign exchange contracts	0	0			
Equity, commodity, and other contracts	0	0			
Non-traded	138,660,340	123,781,636			
Interest rate contracts	77,950,551	58,354,199			
Foreign exchange contracts	3,455,505	3,505,202			
Equity, commodity, and other contracts	57,254,284	61,922,235			
Derivative contracts (excluding futures and FX 14 days or less)	0	0			
One year or less	0	0			
Over 1 year to 5 years	0	0			
Over 5 years	0	0			
Gross negative fair value (absolute value)	4,310,143	3,524,505			
Gross positive fair value	5,867,645	4,356,655			
Held for trading	0	0			
Non-traded	5,867,645	4,356,655			
Current credit exposure on risk-based capital derivative contracts	0	0			
Credit losses on derivative contracts	0	0			
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0			
90+ days past due	0	0			

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Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	56.22			47.14	93.44	4									
Foreign exchange contracts	2.49			2.83	3.20	69									
Equity, commodity, and other contracts	41.29			50.03	1.64	98									
Futures and forwards	7.79			3.39	13.49	37									
Written options	12.32			17.46	5.91	87									
Exchange-traded	0.89			0	0.15	42									
Over-the-counter	11.43			17.46	5.10	91									
Purchased options	27.13			33.98	4.42	95									
Exchange-traded	2.86			1.12	0.28	87									
Over-the-counter	24.27			32.86	3.35	95									
Swaps	52.75			45.17	69.75	21									
Held for trading	0			0	44.16	18									
Interest rate contracts	0			0	37.24	18									
Foreign exchange contracts	0			0	1.60	30									
Equity, commodity, and other contracts	0			0	0.83	36									
Non-traded	100			100	55.84	81									
Interest rate contracts	56.22			47.14	52.22	51									
Foreign exchange contracts	2.49			2.83	0.34	91									
Equity, commodity, and other contracts	41.29			50.03	0.13	99									
Derivative contracts (excluding futures and forex 14 days or less)	0			0	93.86	1									
One year or less	0			0	32.17	2									
Over 1 year to 5 years	0			0	30.45	4									
Over 5 years	0			0	28.09	5									
Gross negative fair value (absolute value)	3.11			2.85	0.83	95									
Gross positive fair value	4.23			3.52	1.19	95									
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)					0.06										
Gross positive fair value (X)					0.07										
Held for trading (X)					0.06										
Non-traded (X)					0.01										
Current credit exposure (X)					0.05										
Credit losses on derivative contracts					0										
Past Due Derivative Instruments Fair Value															
30–89 days past due					0										
90+ days past due					0										
Other Ratios															
Current credit exposure / Risk-weighted assets					0.73										

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	51,327	49,335			
Gross losses	8,620	4,044			
Write-downs, transfers to loans held-for-sale	0	0			
Recoveries	379	570			
Net losses	8,241	3,474			
Provision for loan and lease losses	22,638	5,466			
Adjustments	5,155	0			
Ending balance	70,879	51,327			
Memo: Allocated transfer risk reserve (ATTR)					

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.01			0	0.15	10									
Provision for loan and lease losses / Average loans and leases	0.30			0.07	0.24	23									
Provision for loan and lease losses / Net loan and lease losses	274.70			157.34	130.58	73									
Allowance for loan and lease losses / Total loans and leases not held for sale	0.86			0.69	0.83	37									
Allowance for loan and lease losses / Total loans and leases	0.86			0.69	0.81	38									
Allowance for loan and lease losses / Net loans and leases losses (X)	8.60			14.77	8.03	83									
Allowance for loan and lease losses / Nonaccrual assets	112.50			61.11	218.72	11									
ALLL / 90+ days past due + nonaccrual loans and leases	156.12			73.51	151.73	23									
Gross loan and lease losses / Average loans and leases	0.11			0.05	0.28	14									
Recoveries / Average loans and leases	0			0.01	0.08	10									
Net losses / Average loans and leases	0.11			0.05	0.21	23									
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0	0	40									
Recoveries / Prior year-end losses	9.37				36.22										
Earnings coverage of net loan and lease losses (X)	224.92			643.98	24.40	97									

Net Loan and Lease Losses By Type

Real estate loans	0			0	0.01	38									
Real estate loans secured by 1-4 family	0				0.01										
Revolving					0.02										
Closed-end	0				0										
Commercial real estate loans	0			0	0.01	38									
Construction and land development					-0.01										
1-4 family					0										
Other					-0.01										
Multifamily	0			0	0	56									
Nonfarm nonresidential	0			0	0.02	38									
Owner-occupied	0			0	0.01	45									
Other	0			0	0.01	40									
Real estate loans secured by farmland					0.01										
Commercial and industrial loans	0.17			0.10	0.37	20									
Loans to individuals	1.05			0.74	1.17	42									
Credit card loans	2.72			0.74	3.11	16									
Agricultural loans					0.08										
Loans to foreign governments and institutions					0										
Other loans and leases	0			0	0.15	22									

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	506	1,036			
90+ days past due loans and leases	351	935			
Nonaccrual loans and leases	45,049	68,889			
Total past due and nonaccrual loans and leases	45,906	70,860			
Restructured 30–89 days past due	0	0			
Restructured 90+ days past due	0	0			
Restructured nonaccrual	0	0			
Total restructured loans and leases	0	0			
30–89 days past due loans held for sale	0	0			
90+ days past due loans held for sale	0	0			
Nonaccrual loans held for sale	0	0			
Total past due and nonaccrual loans held for sale	0	0			
Restructured loans and leases in compliance	3,988	940			
Other real estate owned	0	0			
Other Assets					
30–89 days past due	0	0			
90+ days past due	0	0			
Nonaccrual	17,957	15,106			
Total other assets past due and nonaccrual	17,957	15,106			

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.01			0.01	0.43	2									
90+ days past due loans and leases	0			0.01	0.15	28									
Nonaccrual loans and leases	0.55			0.92	0.51	87									
90+ days past due and nonaccrual loans and leases	0.55			0.93	0.71	73									

30–89 days past due restructured	0			0	0.01	13									
90+ days past due restructured	0			0	0.01	29									
Nonaccrual restructured	0			0	0.14	4									
30–89 days past due loans held for sale	0			0	0	38									
90+ days past due loans held for sale	0			0	0	42									
Nonaccrual loans held for sale	0			0	0	40									

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.01			0.01	0.43	2									
90+ days past due assets	0			0.01	0.15	25									
Nonaccrual assets	0.77			1.12	0.53	90									
30+ days past due and nonaccrual assets	0.78			1.15	1.19	59									

Percent of Total Assets

90+ days past due and nonaccrual assets	0.04			0.06	0.44	3									
90+ days past due and nonaccrual assets + other real estate owned	0.04			0.06	0.48	3									

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.03			0.05	0.53	3									
Allowance for loan and lease losses	69.18			136.05	115.41	69									
Equity capital + allowance for loan and lease losses	0.83			1.21	4.28	15									
Tier 1 capital + allowance for loan and lease losses	69.18			136.05	5.65	98									
Loans and leases + other real estate owned	0.60			0.93	0.85	57									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0			0	0.38	2									
	90+ days past due		0			0	0.16	13									
	Nonaccrual		0			0	0.46	2									
Commercial and industrial	30–89 days past due		0			0	0.31	5									
	90+ days past due		0			0	0.05	14									
	Nonaccrual		1.35			2.47	0.83	94									
Individuals	30–89 days past due		0.18			1.02	0.83	59									
	90+ days past due		0.14			0.96	0.17	91									
	Nonaccrual		0			0	0.17	11									
Depository institution loans	30–89 days past due						0										
	90+ days past due						0										
	Nonaccrual						0										
Agricultural	30–89 days past due						0.24										
	90+ days past due						0										
	Nonaccrual						0.67										
Foreign governments	30–89 days past due						0.07										
	90+ days past due						0										
	Nonaccrual						0.03										
Other loans and leases	30–89 days past due		0			0	0.20	14									
	90+ days past due		0			0	0.01	30									
	Nonaccrual		0			0	0.13	15									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0				0.67										
	90+ days past due	0				0.31										
	Nonaccrual	0				0.73										
Revolving	30–89 days past due					0.45										
	90+ days past due					0.05										
	Nonaccrual					1										
Closed-end	30–89 days past due	0				0.70										
	90+ days past due	0				0.35										
	Nonaccrual	0				0.70										
Junior lien	30–89 days past due	0				0.02										
	90+ days past due	0				0										
	Nonaccrual	0				0.04										
Commercial real estate	30–89 days past due	0			0	0.18	4									
	90+ days past due	0			0	0.03	19									
	Nonaccrual	0			0	0.23	5									
Construction and development	30–89 days past due					0.28										
	90+ days past due					0.02										
	Nonaccrual					0.20										
1–4 family	30–89 days past due					0.06										
	90+ days past due					0										
	Nonaccrual					0.02										
Other	30–89 days past due					0.20										
	90+ days past due					0.01										
	Nonaccrual					0.17										
Multifamily	30–89 days past due	0			0	0.08	19									
	90+ days past due	0			0	0	41									
	Nonaccrual	0			0	0.05	21									
Nonfarm non-residential	30–89 days past due	0			0	0.14	5									
	90+ days past due	0			0	0.03	22									
	Nonaccrual	0			0	0.28	5									
Owner Occupied	30–89 days past due	0			0	0.07	8									
	90+ days past due	0			0	0.01	26									
	Nonaccrual	0			0	0.16	7									
Other	30–89 days past due	0			0	0.07	9									
	90+ days past due	0			0	0.01	30									
	Nonaccrual	0			0	0.10	9									
Farmland	30–89 days past due					0.23										
	90+ days past due					0.01										
	Nonaccrual					0.84										
Credit card	30–89 days past due	0.45			1.03	1.19	31									
	90+ days past due	0.37			0.97	0.78	58									
	Nonaccrual	0			0	0.11	35									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0			
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0			
Accumulated other comprehensive income-related adjustments	0	0			
Other deductions from common equity tier 1 capital	0	0			
Subtotal:	0	0			
Adjustments and deductions for common equity tier 1 capital	0	0			
Common equity tier 1 capital	0	0			
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0			
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	0	0	12.11	1	
Common equity tier 1 capital, column B	0	0	0.29	46	
Tier 1 capital, column A	0	0	12.78	1	
Tier 1 capital, column B	0	0	0.34	46	
Total capital, column A	0	0	14.36	1	
Total capital, column B	0	0	0.38	46	
Tier 1 leverage	0	0	9.76	1	
Supplementary leverage ratio, advanced approaches HCs			7.41		

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct

BHC Name

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Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	134,423,550	121,942,757				10.23	
Total property and casualty assets.....	0	0					
Reinsurance recoverables (P/C).....							
Total life and health assets.....	134,423,550	121,942,757				10.23	
Reinsurance recoverables (L/H).....	3,409,075	3,198,061				6.60	
Separate account assets (L/H).....	87,556,390	82,424,464					
Total insurance underwriting equity.....	3,313,633	3,335,314				-0.65	
Total property and casualty equity.....	0	0					
Total life and health equity.....	3,313,633	3,335,314				-0.65	
Total insurance underwriting net income.....	438,404	607,421				-27.83	
Total property and casualty.....	0	20,054				-100.00	
Total life and health.....	438,404	587,367				-25.36	
Claims and claims adjusted expense reserves (P/C).....	0	0					
Unearned premiums (P/C).....	0	0					
Policyholder benefit and contractholder funds (L/H).....	33,986,254	30,504,403				11.41	
Separate account liabilities (L/H).....	87,556,390	82,424,464				6.23	
Insurance activities revenue.....	906,907	1,814,897				-50.03	
Other insurance activities income.....	523,636	553,740				-5.44	
Insurance and reinsurance underwriting income.....	383,271	1,261,157				-69.61	
Premiums.....	383,271	1,261,157				-69.61	
Credit related insurance underwriting.....	0	0					
Other insurance underwriting.....	383,271	1,261,157				-69.61	
Insurance benefits, losses, expenses.....	2,740,207	3,456,645				-20.73	
Net assets of insurance underwriting subsidiaries.....	4,072,518	2,911,328				39.89	
Life insurance assets.....	92,768,930	87,640,266				5.85	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	81.03			80.30	0.01	99									
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0			0	51.47	18									
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100			100	48.53	81									
Separate account assets (L/H) / Total life assets	65.13			67.59	7.26	90									
Insurance activities revenue / Adjusted operating income	7.72			14.21	0.47	96									
Premium income / Insurance activities revenue	42.26			69.49	7.32	90									
Credit related premium income / Total premium income	0			0	34.91	29									
Other premium income / Total premium income	100			100	65.09	70									
Insurance underwriting net income / Consolidated net income	28.59			32.09	0.08	99									
Insurance net income (P/C) / Equity (P/C)					19.86										
Insurance net income (L/H) / Equity (L/H)	13.23			17.61	5.13	83									
Insurance benefits, losses, expenses / Insurance premiums	714.95			274.09	233.61	77									
Reinsurance recovery (P/C) / Total assets (P/C)					0.15										
Reinsurance recovery (L/H) / Total assets (L/H)	2.54			2.62	0.15	90									
Net assets of insurance underwriting subsidiaries / Consolidated assets	2.45			1.92	0	99									
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	30,883.52			70,748.86	11.51	99									

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)	872,858			1,082,555											
Net assets of broker-dealer subsidiaries / Consolidated assets	0.53			0.71	1.39	83									

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Peer #

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	138,252	158,237			
Real estate loans	0	0			
Commercial and industrial loans	138,252	158,236			
Loans to depository institutions and other banks acceptances	0	0			
Loans to foreign governments and institutions	0	0			
Loans to individuals	0	1			
Agricultural loans	0	0			
Other foreign loans	0	0			
Lease financing receivables	0	0			
Debt securities	2,937,290	2,465,871			
Interest-bearing bank balances	240,892	166,683			
Total selected foreign assets	3,316,434	2,790,791			
Total foreign deposits	0	0			
Interest-bearing deposits	0	0			
Non-interest-bearing deposits	0	0			

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	54.46			66.74	1.25	98									
Cost: Interest-bearing deposits					1.19										
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans					27.03										
Commercial and industrial loans					0.29										
Foreign governments and institutions					0										
Growth Rates															
Net loans and leases	-12.63				22.48										
Total selected assets	18.83				12.40										
Deposits					10.36										

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Retained credit exposure		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Unused commitments to provide liquidity (servicer advance)		0	0					
Seller's interest carried as securities and loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Commercial and industrial loans		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Activity as a Percent of Total Assets								
Securitization activities		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and Industrial loans		0	0					
All other loans and leases		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total 30–89 days past due securitized assets	0	0					
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total 90+ days past due securitized assets	0	0					
Total past due securitized assets	0	0					
Net Losses on Securitized Assets							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total net losses on securitized assets	0	0					

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	7,135	1,443				394.46	
Dividends	0	0					
Interest	0	0					
Management and service fees	7,135	1,443				394.46	
Other income	0	0					
Income from nonbank subsidiaries	2,821,649	3,522,742				-19.90	
Dividends	2,017,959	2,721,124				-25.84	
Interest	9,703	8,177				18.66	
Management and service fees	793,970	793,020				0.12	
Other income	17	421				-95.96	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,828,784	3,524,185				-19.73	
Securities gains (losses)	566	122				363.93	
Other operating income	29,468	227,240				-87.03	
Total operating income	2,858,818	3,751,547				-23.80	
Operating Expenses							
Personnel expenses	580,417	608,022				-4.54	
Interest expense	108,267	135,256				-19.95	
Other expenses	431,155	504,185				-14.48	
Provision for loan and lease losses	-202	-40					
Total operating expenses	1,119,637	1,247,423				-10.24	
Income (loss) before taxes	1,737,766	2,503,512				-30.59	
Applicable income taxes (credit)	-87,087	-37,834					
Extraordinary items							
Income before undistributed income of subsidiaries	1,824,853	2,541,346				-28.19	
Equity in undistributed income of subsidiaries	-291,223	-648,689					
Bank subsidiaries	54,203	18,603				191.37	
Nonbank subsidiaries	-345,426	-667,292					
Subsidiary holding companies	0	0					
Net income (loss)	1,533,630	1,892,657				-18.97	
Memoranda							
Bank net income	54,203	18,603				191.37	
Nonbank net income	1,672,533	2,053,832				-18.57	
Subsidiary holding companys' net income	0	0					

Parent Company Balance Sheet

	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
Assets												
Investment in bank subsidiaries	692,011	6.08	305,213	2.81							126.73	
Common and preferred stock	691,343	6.07	304,472	2.81							127.06	
Excess cost over fair value	0	0	0	0								
Loans, advances, notes, and bonds	0	0	0	0								
Other receivables	668	0.01	741	0.01							-9.85	
Investment in nonbank subsidiaries	8,575,420	75.29	7,805,742	71.97							9.86	
Common and preferred stock	6,461,892	56.74	6,360,081	58.64							1.60	
Excess cost over fair value	780,066	6.85	780,798	7.20							-0.09	
Loans, advances, notes, and bonds	837,300	7.35	360,900	3.33							132.00	
Other receivables	496,162	4.36	303,963	2.80							63.23	
Investment in subsidiary holding companies	0	0	0	0								
Common and preferred stock		0		0								
Excess cost over fair value	0	0	0	0								
Loans, advances, notes, and bonds		0		0								
Other receivables		0		0								
Assets Excluding Investment in Subsidiaries												
Net loans and leases	715	0.01	959	0.01							-25.44	
Securities	980,555	8.61	2,042,945	18.84							-52.00	
Securities purchased (reverse repos)	0	0	0	0								
Cash and due from affiliated depository institution	2,001	0.02	0	0								
Cash and due from unrelated depository institution	349,760	3.07	103,841	0.96							236.82	
Premises, furnishings, fixtures and equipment	210,259	1.85	204,007	1.88							3.06	
Intangible assets	0	0	0	0								
Other assets	578,400	5.08	383,436	3.54							50.85	
Balance due from subsidiaries and related institutions	0	0	0	0								
Total assets	11,389,121	100.00	10,846,143	100.00		100.00					5.01	
Liabilities and Capital												
Deposits	0	0	0	0								
Securities sold (repos)	0	0	0	0								
Commercial paper	0	0	0	0								
Other borrowings 1 year or less	9,635	0.08	762,627	7.03							-98.74	
Borrowings with maturity over 1 year	2,822,362	24.78	2,334,211	21.52							20.91	
Subordinated notes and debentures	0	0	0	0								
Other liabilities	2,135,974	18.75	1,482,692	13.67							44.06	
Balance due to subsidiaries and related institutions	554,778	4.87	537,378	4.95							3.24	
Total liabilities	5,522,749	48.49	5,116,908	47.18							7.93	
Equity Capital	5,866,372	51.51	5,729,235	52.82							2.39	
Perpetual preferred stock (income surplus)	0	0	0	0								
Common stock	3,324	0.03	3,298	0.03							0.79	
Common surplus	8,821,808	77.46	8,460,996	78.01							4.26	
Retained earnings	15,291,402	134.26	14,279,055	131.65							7.09	
Accumulated other comprehensive income	629,048	5.52	261,847	2.41							140.23	
Other equity capital components	-18,879,210	165.77	-17,275,961	159.28								
Total liabilities and equity capital	11,389,121	100.00	10,846,143	100.00		100.00					5.01	
Memoranda												
Loans and advances from bank subsidiaries	0	0	0	0								
Loans and advances from nonbank subsidiaries	493,832	4.34	400,165	3.69							23.41	
Notes payable to subsidiaries that issued TPS	0	0	0	0								
Loans and advances from subsidiary holding companies	0	0	0	0								
Subordinated and long-term debt 1 year or less	0	0	0	0								
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0								

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	24.48			31.86	9.68	99									
Bank net income / Average equity investment in banks	11.44			8.07	10.51	22									
Nonbank net income / Average equity investment in nonbanks	21.99			25.62	7.89	88									
Subsidiary HCs net income / Average equity investment in sub HCs					8.55										
Bank net income / Parent net income	3.53			0.98	82.22	16									
Nonbank net income / Parent net income	109.06			108.52	5.93	98									
Subsidiary holding companies' net income / Parent net income					74										
Leverage															
Total liabilities / Equity capital	94.14			89.31	20.43	93									
Total debt / Equity capital	48.28			54.05	14.31	88									
Total debt + notes payable to subs that issued TPS / Equity capital	48.28			54.05	16.36	88									
Total debt + Loans guaranteed for affiliate / Equity capital	48.28			54.05	14.56	88									
Total debt / Equity capital – excess over fair value	55.68			62.58	14.51	89									
Long-term debt / Equity capital	48.11			40.74	13.04	84									
Short-term debt / Equity capital	0.16			13.31	1.02	95									
Current portion of long-term debt / Equity capital	0			0	0.05	40									
Excess cost over fair value / Equity capital	13.30			13.63	0.12	97									
Long-term debt / Consolidated long-term debt	59.56			58.95	28.44	79									
Double Leverage															
Equity investment in subs / Equity capital	135.23			129.95	103.22	96									
Total investment in subs / Equity capital	157.98			141.57	111.07	87									
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.35			0.91	0.36	76									
Equity investment in subs – equity cap / Net income-div (X)	2.02			1.25	1.22	59									
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	190.22			223.95	177.68	74									
Cash from ops + noncash items + op expense / Op expense + dividend	209.34			241.88	190.27	75									
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	117.08			107.18	116.34	46									
Pretax operating income + interest expense / Interest expense	1,705.07			1,950.94	1,968.54	66									
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,705.07			1,950.94	1,632.83	68									
Dividends + interest from subsidiaries / Interest expense + dividends	326.70			418.32	210.80	88									
Fees + other income from subsidiaries / Salary + other expenses	79.20			71.47	16.52	86									
Net income / Current part of long-term debt + preferred dividends (X)					57.11										
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.67			2.42	2.64	57									
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0.37			0.41	0.04	93									
Nonaccrual	0			0	0.54	40									
Total	0.37			0.41	0.58	81									
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0	0	49									
To nonbank subsidiaries	0			0	0.10	46									
To subsidiary holding companies	0			0	0	49									
Total	0			0	0.10	46									
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	95.08			97.28	5.62	98									
Combined thrift assets (reported only by bank holding companies)	0			0	0	50									
Combined foreign nonbank subsidiary assets	0.01			5.16	0.19	93									

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	28.08			20.35	57.84	13									
Dividends declared / Net income	33.41			27.33	33.08	35									
Net income – dividends / Average equity	16.30			23.15	6.46	99									
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0	178.13	9									
Dividends from nonbank subsidiaries	393.83			526.14	7.53	96									
Dividends from subsidiary holding companies.....	0			0	21.40	42									
Dividends from all subsidiaries	393.83			526.14	260.40	87									
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0	66.55	4									
Interest income from bank subsidiaries.....	0			0	0.54	18									
Management and service fees from bank subsidiaries	13.16			7.76	1.55	86									
Other income from bank subsidiaries.....	0			0	0	46									
Operating income from bank subsidiaries	13.16			7.76	69.36	8									
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	120.65			132.49	82.95	81									
Interest income from nonbank subsidiaries.....	0.58			0.40	20.25	56									
Management and service fees from nonbank subsidiaries	47.47			38.61	1.92	94									
Other income from nonbank subsidiaries.....	0			0.02	1.06	85									
Operating income from nonbank subsidiaries	168.71			171.52	150.41	71									
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....					61.23										
Interest income from subsidiary holding companies					6.54										
Management and service fees from subsidiary holding companies.....					0.36										
Other income from subsidiary holding companies					0.29										
Operating income from subsidiary holding companies.....					76.49										
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0	67.32	10									
Interest income from bank subsidiaries.....	0			0	0.80	18									
Management and service fees from bank subsidiaries	0.25			0.04	1.81	72									
Other income from bank subsidiaries.....	0			0	0.03	44									
Operating income from bank subsidiaries	0.25			0.04	78.80	6									
Dividends from nonbank subsidiaries	70.59			72.53	2.65	97									
Interest income from nonbank subsidiaries.....	0.34			0.22	1.19	72									
Management and service fees from nonbank subsidiaries	27.77			21.14	0.06	99									
Other income from nonbank subsidiaries.....	0			0.01	0.04	86									
Operating income from nonbank subsidiaries	98.70			93.90	7.29	95									
Dividends from subsidiary holding companies.....	0			0	4.52	43									
Interest income from subsidiary holding companies	0			0	0.20	44									
Management and service fees from subsidiary holding companies.....	0			0	0	49									
Other income from subsidiary holding companies	0			0	0	48									
Operating income from subsidiary holding companies.....	0			0	6.08	40									
Loans and advances from subsidiaries / Short term debt.....	5,125.40			52.47	83.37	60									
Loans and advances from subsidiaries / Total debt	17.44			12.92	28.33	49									